

<i>SERFF Tracking Number:</i>	<i>PERR-125761649</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Diamond State Insurance Company</i>	<i>State Tracking Number:</i>	<i>#103546 \$50</i>
<i>Company Tracking Number:</i>	<i>DSIC-CP-VD-AR-08-01-F</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Vacant Dwelling Program</i>		
<i>Project Name/Number:</i>	<i>DSIC-CP-VD-AR-08-01-F/DSIC-CP-VD-AR-08-01-F</i>		

Filing at a Glance

Company: Diamond State Insurance Company

Product Name: Vacant Dwelling Program

TOI: 01.0 Property

Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Filing Type: Form

SERFF Tr Num: PERR-125761649

SERFF Status: Closed

Co Tr Num: DSIC-CP-VD-AR-08-01-F

Co Status:

Authors: Faviola Jimenez, Lois Pimentel

Date Submitted: 08/07/2008

State: Arkansas

State Tr Num: #103546 \$50

State Status: Fees verified and received

Reviewer(s): Betty Montesi, Llyweyia Rawlins

Disposition Date: 10/14/2008

Disposition Status: Approved

Effective Date Requested (New): 01/01/2009

Effective Date Requested (Renewal): 01/01/2009

Effective Date (New): 01/01/2009

Effective Date (Renewal): 01/01/2009

State Filing Description:

General Information

Project Name: DSIC-CP-VD-AR-08-01-F

Project Number: DSIC-CP-VD-AR-08-01-F

Reference Organization:

Reference Title:

Filing Status Changed: 10/14/2008

State Status Changed: 08/11/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

On behalf of Diamond State Insurance Company ("The Company"), we are filing to propose changes to the property forms under their Vacant Dwelling program. The new and revised forms/endorsements are described in more detail in Attachment A. See enclosed filing memorandums for further details. The corresponding rates and rules are exempt from filing requirements per AR 23-67-206 statutes.

<i>SERFF Tracking Number:</i>	<i>PERR-125761649</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Vacant Dwelling Program</i>		
<i>Project Name/Number:</i>	<i>DSIC-CP-VD-AR-08-01-F/DSIC-CP-VD-AR-08-01-F</i>		

The Company respectfully requests that the proposed forms be implemented for all policies effective on January 1, 2009.

Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to this filing should be directed to Perr&Knight. The Company has prepared the forms contained in this filing. If there are any requests for additional information related to items prepared by the Company, we will forward the request immediately to the Company. We will submit the Company's response to your attention as soon as we receive it.

We trust you will find this submission acceptable, and as such look forward to your approval. Please do not hesitate to contact us with any questions or comments.

Company and Contact

Filing Contact Information

(This filing was made by a third party - perrandknightactuaryconsultants)

Faviola Jimenez , Filing Analyst	doi@perrknight.com
881 Alma Real Drive	(310) 230-9339 [Phone]
Pacific Palisades, CA 90272	(310) 230-8529[FAX]

Filing Company Information

Diamond State Insurance Company	CoCode: 42048	State of Domicile: Indiana
c/o Perr&Knight, 881 Alma Real Drive	Group Code: 920	Company Type: Property & Casualty
Suite 205		
Pacific Palisades, CA 90272	Group Name: United National Group	State ID Number:
(888) 201-5123 ext. 138[Phone]	FEIN Number: 51-0257823	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00

<i>SERFF Tracking Number:</i>	<i>PERR-125761649</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Diamond State Insurance Company</i>	<i>State Tracking Number:</i>	<i>#103546 \$50</i>
<i>Company Tracking Number:</i>	<i>DSIC-CP-VD-AR-08-01-F</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Vacant Dwelling Program</i>		
<i>Project Name/Number:</i>	<i>DSIC-CP-VD-AR-08-01-F/DSIC-CP-VD-AR-08-01-F</i>		
Retaliatory?	No		
Fee Explanation:	AR filing fee is \$50 per form submission		
Per Company:	No		

SERFF Tracking Number: *PERR-125761649* *State:* *Arkansas*
Filing Company: *Diamond State Insurance Company* *State Tracking Number:* *#103546 \$50*
Company Tracking Number: *DSIC-CP-VD-AR-08-01-F*
TOI: *01.0 Property* *Sub-TOI:* *01.0001 Commercial Property (Fire and Allied Lines)*

Product Name: *Vacant Dwelling Program*
Project Name/Number: *DSIC-CP-VD-AR-08-01-F/DSIC-CP-VD-AR-08-01-F*

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Diamond State Insurance Company	\$0.00	08/07/2008	

CHECK NUMBER	CHECK AMOUNT	CHECK DATE
103546	\$50.00	08/07/2008

SERFF Tracking Number: PERR-125761649 State: Arkansas
Filing Company: Diamond State Insurance Company State Tracking Number: #103546 \$50
Company Tracking Number: DSIC-CP-VD-AR-08-01-F
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Vacant Dwelling Program
Project Name/Number: DSIC-CP-VD-AR-08-01-F/DSIC-CP-VD-AR-08-01-F

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	10/14/2008	10/14/2008
Approved	Llyweyia Rawlins	08/08/2008	08/08/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Theft Exclusion	Form	Faviola Jimenez	10/13/2008	10/13/2008

<i>SERFF Tracking Number:</i>	<i>PERR-125761649</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Diamond State Insurance Company</i>	<i>State Tracking Number:</i>	<i>#103546 \$50</i>
<i>Company Tracking Number:</i>	<i>DSIC-CP-VD-AR-08-01-F</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Vacant Dwelling Program</i>		
<i>Project Name/Number:</i>	<i>DSIC-CP-VD-AR-08-01-F/DSIC-CP-VD-AR-08-01-F</i>		

Disposition

Disposition Date: 10/14/2008

Effective Date (New): 01/01/2009

Effective Date (Renewal): 01/01/2009

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: PERR-125761649 State: Arkansas

Filing Company: Diamond State Insurance Company State Tracking Number: #103546 \$50

Company Tracking Number: DSIC-CP-VD-AR-08-01-F

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Vacant Dwelling Program

Project Name/Number: DSIC-CP-VD-AR-08-01-F/DSIC-CP-VD-AR-08-01-F

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Filing Memo, Appendix A & Letter of Authorization	Approved	Yes
Form	Vacancy Warranty	Approved	Yes
Form	Windstorm or Hail Percentage Deductible	Approved	Yes
Form	Exclusion - Movement of Buildings or Structures	Approved	Yes
Form	Property Coverage Deductible	Approved	Yes
Form	Property Coverage Amendments	Approved	Yes
Form	Automatic Fire Alarm Warranty	Approved	Yes
Form	Automatic Sprinkler System Warranty	Approved	Yes
Form	Secured Premises Warranty	Approved	Yes
Form	Boarded Premises Warranty	Approved	Yes
Form	Theft System Security System Alarm Warranty	Approved	Yes
Form	Heat and Pipe Draining Warranty	Approved	Yes
Form	Windstorm Hail Percentage Deductible	Approved	Yes
Form (revised)	Theft Exclusion	Approved	Yes
Form	Heat And Pipe Draining Warranty - Theft Exclusion	Accepted for Informational Purposes	Yes
Form	Theft of Metal or Alloy Exclusion	Approved	Yes
Form	Storm Surge Exclusion	Approved	Yes

<i>SERFF Tracking Number:</i>	<i>PERR-125761649</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Diamond State Insurance Company</i>	<i>State Tracking Number:</i>	<i>#103546 \$50</i>
<i>Company Tracking Number:</i>	<i>DSIC-CP-VD-AR-08-01-F</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Vacant Dwelling Program</i>		
<i>Project Name/Number:</i>	<i>DSIC-CP-VD-AR-08-01-F/DSIC-CP-VD-AR-08-01-F</i>		

Disposition

Disposition Date: 08/08/2008

Effective Date (New): 01/01/2009

Effective Date (Renewal): 01/01/2009

Status: Approved

Comment:

This filing is approved contingent on receiving the filing fees the company indicates in the filing that they have sent.

Rate data does NOT apply to filing.

SERFF Tracking Number: PERR-125761649 State: Arkansas

Filing Company: Diamond State Insurance Company State Tracking Number: #103546 \$50

Company Tracking Number: DSIC-CP-VD-AR-08-01-F

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Vacant Dwelling Program

Project Name/Number: DSIC-CP-VD-AR-08-01-F/DSIC-CP-VD-AR-08-01-F

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Supporting Document	Filing Memo, Appendix A & Letter of Authorization	Approved	Yes
Form	Vacancy Warranty	Approved	Yes
Form	Windstorm or Hail Percentage Deductible	Approved	Yes
Form	Exclusion - Movement of Buildings or Structures	Approved	Yes
Form	Property Coverage Deductible	Approved	Yes
Form	Property Coverage Amendments	Approved	Yes
Form	Automatic Fire Alarm Warranty	Approved	Yes
Form	Automatic Sprinkler System Warranty	Approved	Yes
Form	Secured Premises Warranty	Approved	Yes
Form	Boarded Premises Warranty	Approved	Yes
Form	Theft System Security System Alarm Warranty	Approved	Yes
Form	Heat and Pipe Draining Warranty	Approved	Yes
Form	Windstorm Hail Percentage Deductible	Approved	Yes
Form (revised)	Theft Exclusion	Approved	Yes
Form	Heat And Pipe Draining Warranty - Theft Exclusion	Accepted for Informational Purposes	Yes
Form	Theft of Metal or Alloy Exclusion	Approved	Yes
Form	Storm Surge Exclusion	Approved	Yes

SERFF Tracking Number: PERR-125761649 State: Arkansas

Filing Company: Diamond State Insurance Company State Tracking Number: #103546 \$50

Company Tracking Number: DSIC-CP-VD-AR-08-01-F

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Vacant Dwelling Program

Project Name/Number: DSIC-CP-VD-AR-08-01-F/DSIC-CP-VD-AR-08-01-F

Amendment Letter

Amendment Date:

Submitted Date: 10/13/2008

Comments:

On behalf of Diamond State Insurance Company ("The Company"), we would like to amend this filing. Upon further review, we noticed a typographical error on Form F654. The filed form accidentally included "HEAT AND PIPE DRAINING WARRANTY", as part of the title. The form title should only be "Theft Exclusion". Please note no other changes were made to this form.

Your acknowledgement of this amendment will be greatly appreciated.

Please do not hesitate to contact us with any questions or comments.

Changed Items:

Form Schedule Item Changes:

Form Name	Form Number	Edition Date	Form Type	Action	Replaced Form #	Previous Filing #	Readability Score	Attachments
Theft Exclusion	F654	05/2008	Endorse New ment/Am endment /Conditio ns				0	F654 Theft Exclusion 05 08.pdf

SERFF Tracking Number: PERR-125761649 State: Arkansas

Filing Company: Diamond State Insurance Company State Tracking Number: #103546 \$50

Company Tracking Number: DSIC-CP-VD-AR-08-01-F

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Vacant Dwelling Program

Project Name/Number: DSIC-CP-VD-AR-08-01-F/DSIC-CP-VD-AR-08-01-F

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Vacancy Warranty	F135	05/2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 F135 (01/1997) Previous Filing #: Data not available		F135 - Vacancy Warranty.pdf
Approved	Windstorm or Hail Percentage Deductible	F137	05/2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 F137 (01/1997) Previous Filing #: Data not available		F137 - 5% Windstorm Hail Percentage Ded.pdf
Approved	Exclusion - Movement of Buildings or Structures	F150	04/2008	Endorsement/Amendment/Conditions		0.00	F150 - Exclusion Movement of Building.pdf
Approved	Property Coverage Deductible	F152	05/2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 F152 (01/1997) Previous Filing #: Data not available		F152 - Property Coverage Ded.pdf
Approved	Property Coverage Amendments	F171	05/2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 F171 (01/1997) Previous Filing #: Data not available		F171 - Property Coverage Amend.pdf
Approved	Automatic Fire Alarm Warranty	F180	05/2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 F180 (01/1997) Previous Filing #: Data not available		F180 - Automatic Fire Alarm Warranty.pdf
Approved	Automatic Sprinkler System Warranty	F181	05/2008	Endorsement/Amendment/Conditions	Replaced Form #:0.00 F181 (01/1997) Previous Filing #:		F181 - Automatic Sprinkler

SERFF Tracking Number: PERR-125761649 State: Arkansas

Filing Company: Diamond State Insurance Company State Tracking Number: #103546 \$50

Company Tracking Number: DSIC-CP-VD-AR-08-01-F

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Vacant Dwelling Program

Project Name/Number: DSIC-CP-VD-AR-08-01-F/DSIC-CP-VD-AR-08-01-F

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Approved	Secured Premises Warranty	F184	05/2008	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 F184 (01/1997) Previous Filing #: Data not available	F184 - Secured Premises Warranty 05 08.pdf
Approved	Boarded Premises Warranty	F196	05/2008	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 F196 (01/1997) Previous Filing #: Data not available	F196 - Boarded Premises Warranty.pdf
Approved	Theft System Security System Alarm Warranty	F278	05/2008	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 F278 (09/1998) Previous Filing #: Data not available	F278 - Theft Security System Alarm Warranty.pdf
Approved	Heat and Pipe Draining Warranty	F279	05/2008	Endorsement/Amendment/Conditions Replaced	Replaced Form #:0.00 F279 (09/1998) Previous Filing #: Data not available	F279 - Heat Pipe Draining Warranty 05 08.pdf
Approved	Windstorm Hail Percentage Deductible	F646	05/2008	Endorsement/Amendment/Conditions New	0.00	F646 - 10% Windstorm Hail Percentage Ded.pdf
Approved	Theft Exclusion	F654	05/2008	Endorsement/Amendment/Conditions New	0.00	F654 Theft Exclusion 05 08.pdf
Approved	Theft of Metal or Alloy Exclusion	F655	05/2008	Endorsement/Amendment/Conditions New	0.00	F655 Theft of Metal or Alloy Exclusion 05 08.pdf
Approved	Storm Surge	F656	05/2008	Endorsement New	0.00	F656 Storm

SERFF Tracking Number: PERR-125761649 State: Arkansas
Filing Company: Diamond State Insurance Company State Tracking Number: #103546 \$50
Company Tracking Number: DSIC-CP-VD-AR-08-01-F
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Vacant Dwelling Program
Project Name/Number: DSIC-CP-VD-AR-08-01-F/DSIC-CP-VD-AR-08-01-F

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POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

VACANCY WARRANTY

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT – OWNERS COVERAGE FORM

- A. The VACANCY Provisions do not apply to direct physical loss or damage at the premises described in the Declarations.
- B. As a condition of this insurance, it is required that the designated premises will remain vacant during the policy period. A building is not vacant when any portion of it is used for any activity whatsoever, except showing it to prospective buyers for the purpose of selling it.
- C. Buildings under construction or renovation are not considered vacant.
- D. We will not pay for loss or damage at any designated premises that is not vacant when the loss or damage occurs.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUILDERS RISK COVERAGE FORM
BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT – OWNERS COVERAGE FORM

The Windstorm or Hail Deductible, as shown in the Declarations, applies to loss or damage to Covered Property caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss of damage. If loss or damage from a covered weather condition other than Windstorm or Hail occurs, and that loss or damage would not have occurred but for the Windstorm or Hail, such loss or damage will be considered to be caused by Windstorm or Hail and therefore part of the Windstorm or Hail occurrence.

With respect to Covered Property at a location identified in the Declarations, no other deductible applies to Windstorm or Hail.

The Windstorm or Hail Deductible applies whenever there is an occurrence of Windstorm or Hail.

Nothing in this endorsement implies or affords coverage for any loss or damage that is excluded under the terms of the Water Exclusion or any other exclusion of this policy.

WINDSTORM OR HAIL DEDUCTIBLE CLAUSE

1. A Deductible is calculated separately for, and applies separately to:
 - a. Each building, if two or more buildings sustain loss or damage;
 - b. The building and to personal property in that building, if both sustain loss or damage;
 - c. Personal property at each building, if personal property at two or more buildings sustains loss or damage;
 - d. Personal property in the open.
2. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable deductible shown in the Declarations. We will then pay 95% of loss or damage in excess of that deductible, up to the applicable Limit of Insurance after any reduction required by the coinsurance additional condition.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

EXCLUSION – MOVEMENT OF BUILDINGS OR STRUCTURES

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM

The following is added to PROPERTY NOT COVERED:

Any building or structure during the course of movement to or from the described premises. The period of movement:

1. Begins when the building or structure is being prepared to be moved from its present location; and
2. Ends when the building or structure has been secured on its new foundation.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY COVERAGE DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
BUILDERS RISK COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT – OWNERS COVERAGE FORM

Paragraph **D. DEDUCTIBLE** is deleted and replaced by the following:

D. DEDUCTIBLE

We will not pay for loss or damage in any one occurrence until the amount of loss or damage exceeds the Deductible shown in the Declarations. We will then pay the amount of loss or damage in excess of the Deductible, up to the applicable Limit of Insurance, after any deduction required by the Coinsurance condition or the Agreed Value Optional Coverage.

In the event that loss or damage occurs to Covered Property at more than one building location as a result of any one occurrence, the applicable Deductible for that Covered Cause of Loss will apply separately to each building location.

In the event that loss or damage occurs to Covered Property as a result of one occurrence involving more than one Covered Cause of Loss, the largest applicable Deductible will apply.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

PROPERTY COVERAGE AMENDMENTS

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT – OWNERS COVERAGE FORM

A. ADDITIONAL PROPERTY NOT COVERED

The following is added to Paragraph 2. Property Not Covered:

The value of improvements, alterations or repairs (including labor, materials and supplies). This includes existing real property that will be demolished or permanently removed in the course of making the improvements, alterations or repairs.

B. DELETION OF COVERAGE EXTENSIONS

Paragraph 5. Coverage Extensions of Coverage A. is deleted.

C. DELETION OF NON-RENEWAL NOTICE TO MORTGAGE HOLDERS

Paragraph g. of 2. Mortgage Holders of F. Additional Conditions (Building and Personal Property Coverage form) is deleted.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

AUTOMATIC FIRE ALARM WARRANTY

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT- OWNERS COVERAGE FORM

As a condition of this insurance, you are required to maintain an Automatic Fire Alarm protecting the entire building at the designated premises, that is:

1. Connected to a central station; or
2. Reporting to a public or private fire alarm service.

We will not pay for loss or damage caused by or resulting from fire if you fail to maintain the alarm and service.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

AUTOMATIC SPRINKLER SYSTEM WARRANTY

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT- OWNERS COVERAGE FORM

As a condition of this insurance you are required to maintain an Automatic Sprinkler System, including related supervisory services at the designated premises.

Automatic Sprinkler System means:

1. Any automatic fire protective or extinguishing system, including connected:
 - a. Sprinklers and discharge nozzles;
 - b. Ducts, pipes, valves and fittings;
 - c. Tanks, their component parts and supports; and
 - d. Pumps and private fire protection mains.
2. When supplied from an automatic fire protection system:
 - a. Non-automatic fire protection systems; and
 - b. Hydrants, standpipes and outlets.

We will not pay for loss or damage caused by or resulting from fire if you fail to maintain the System in complete working order.

If part of the Automatic System is shut off due to breakage, leakage, freezing conditions or opening of sprinkler heads and is restored to full protection with 48 hours, the previous paragraph will not apply.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

SECURED PREMISES WARRANTY

This endorsement modifies insurance provided under the following:

BUILDERS RISK COVERAGE FORM
BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT- OWNERS COVERAGE FORM

As a condition of this insurance, it is required that all doors and windows:

1. To buildings and structures under renovation will be locked and secured and that all other openings will be secured whenever the premises are not being worked on;
2. To buildings or structures which are vacant or unoccupied will be locked and secured and that all other openings will be secured.

We will not pay for loss or damage if you fail to maintain the premises in this condition.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

BOARDED PREMISES WARRANTY

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT- OWNERS COVERAGE FORM

As a condition of this insurance, it is required that all doors will be locked and secured and that all windows and other opening will be boarded and secured at the designated premises.

We will not pay for loss or damage if you fail to maintain the premises in this condition.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THEFT SYSTEM SECURITY SYSTEM ALARM WARRANTY

This endorsement modifies insurance provided under the following:

BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS – SPECIAL FORM
CONDOMINIUM COMMERCIAL UNIT-OWNERS COVERAGE FORM

As a condition of this insurance, you are required to maintain an Automatic Theft Security System Alarm, protecting the building, that is:

1. Connected to a central station; or
2. Reporting to a public or private security service.

We will not pay for loss or damage caused by or resulting from theft if you fail to maintain this security system and service.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HEAT AND PIPE DRAINING WARRANTY

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS – SPECIAL FORM

A. Paragraph 2.g. of B. Exclusions is deleted and replaced by the following:

- g. We will not pay for loss or damage caused by or resulting from water, other liquids, powder or molten material that leaks or flows from plumbing, heating, air conditioning or other equipment caused by or resulting from freezing unless:

- (1) You maintain at least 60 degrees F. of heat in the building or structure; or
- (2) You drain the equipment and shut off the supply if the heat is not maintained.

B. Paragraph 4. of C. LIMITATIONS is deleted and replaced by the following:

- 4. We will not pay the cost to repair any defect to a system or appliance from which water, other liquids, powder or molten material escapes. But we will pay the cost to repair or replace damaged parts of fire extinguishing equipment if:

- a. The damage is directly caused by freezing; and
- b. You maintain at least 60 degrees F. heat in the building or structure, or you drain the equipment and shut off the supply if the heat is not maintained.

C. Leakage from fire extinguishing equipment is deleted from 2. "Specified Causes of Loss" of G. Definitions of the Causes of Loss – Special Form.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WINDSTORM OR HAIL PERCENTAGE DEDUCTIBLE

This endorsement modifies insurance provided under the following:

BUILDERS RISK COVERAGE FORM
BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CONDOMINIUM COMMERCIAL UNIT – OWNERS COVERAGE FORM

The Windstorm or Hail Deductible, as shown in the Declarations, applies to loss or damage to Covered Property caused directly or indirectly by Windstorm or Hail, regardless of any other cause or event that contributes concurrently or in any sequence to the loss of damage. If loss or damage from a covered weather condition other than Windstorm or Hail occurs, and that loss or damage would not have occurred but for the Windstorm or Hail, such loss or damage shall be considered to be caused by Windstorm or Hail and therefore part of the Windstorm or Hail occurrence.

With respect to Covered Property at a location identified in the Declarations, no other deductible applies to Windstorm or Hail.

The Windstorm or Hail Deductible applies whenever there is an occurrence of Windstorm or Hail.

Nothing in this endorsement implies or affords coverage for any loss or damage that is excluded under the terms of the Water Exclusion or any other exclusion of this policy.

WINDSTORM OR HAIL DEDUCTIBLE CLAUSE

1. A Deductible is calculated separately for, and applies separately to:
 - a. Each building, if two or more buildings sustain loss or damage;
 - b. The building and to personal property in that building, if both sustain loss or damage;
 - c. Personal property at each building, if personal property at two or more buildings sustains loss or damage;
 - d. Personal property in the open.
2. We will not pay for loss or damage until the amount of loss or damage exceeds the applicable deductible shown in the Declarations. We will then pay 90% of loss or damage in excess of that deductible, up to the applicable Limit of Insurance after any reduction required by the coinsurance additional condition.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THEFT EXCLUSION

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS – SPECIAL FORM

The following is added to the EXCLUSIONS section:

We will not pay for loss or damage caused by or resulting from theft. However, we will pay for damage to the building caused by the breaking in or exiting of burglars.

If theft results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THEFT OF METAL OR ALLOYS EXCLUSION

This endorsement modifies insurance provided under the following:

**BUILDING AND PERSONAL PROPERTY COVERAGE FORM
CAUSES OF LOSS – SPECIAL FORM**

- A. The following is added to Paragraph 2. Property Not Covered of A. Coverage of the Building and Personal Property Coverage form:

Covered property does not include aluminum, copper or any other precious or semi-precious alloys or metals, while inside or outside of buildings.

- B. The following is added to, Paragraph 2. of B. Exclusions of the Causes of Loss – Special Form:

We will not pay for loss or damage caused by or resulting from the theft or attempted theft of any aluminum, copper or any other precious or semi-precious alloys or metals that are inside or outside of buildings.

This exclusion supersedes any coverage provided by Paragraph 4.b. of C. LIMITATIONS.

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its permission Copyright, Insurance Services Offices, Inc., 2002

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

STORM SURGE EXCLUSION

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS – BASIC FORM
CAUSES OF LOSS – SPECIAL FORM

Paragraph g. Water of B. EXCLUSIONS is amended as follows:

A. The following is added:

(5) Storm surge.

B. The last paragraph is deleted and replaced by the following:

But if Water, as described in g.(1) through g.(5) above, results in fire, explosion or sprinkler leakage, we will pay for the loss or damage caused by that fire, explosion or sprinkler leakage.

<i>SERFF Tracking Number:</i>	<i>PERR-125761649</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Diamond State Insurance Company</i>	<i>State Tracking Number:</i>	<i>#103546 \$50</i>
<i>Company Tracking Number:</i>	<i>DSIC-CP-VD-AR-08-01-F</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Vacant Dwelling Program</i>		
<i>Project Name/Number:</i>	<i>DSIC-CP-VD-AR-08-01-F/DSIC-CP-VD-AR-08-01-F</i>		

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: PERR-125761649 State: Arkansas
Filing Company: Diamond State Insurance Company State Tracking Number: #103546 \$50
Company Tracking Number: DSIC-CP-VD-AR-08-01-F
TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)
Product Name: Vacant Dwelling Program
Project Name/Number: DSIC-CP-VD-AR-08-01-F/DSIC-CP-VD-AR-08-01-F

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-Property & Casualty **Review Status:** Approved 08/08/2008
Comments:
Attachment:
2007 NAIC FFS + CP.pdf

Satisfied -Name: Filing Memo, Appendix A & Letter of Authorization **Review Status:** Approved 08/08/2008
Comments:
Attachments:
Form memo - change states.pdf
Appendix A.pdf
P&K Third-Party Authorization Letter - Vacant Dwellings.pdf

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		DSIC-CP-VD-AR-08-01-F		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)		N/A		
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state

01	Vacancy Warranty	F135 (05/2008)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
02	Windstorm or Hail Percentage Deductible	F137 (05/2008)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
03	Exclusion - Movement of Buildings or Structures	F150 (04 08)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
04	Property Coverage Deductible	F152 (05/2008)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
05	Property Coverage Amendments	F171 (05/2008)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
06	Automatic Fire Alarm Warranty	F180 (05/2008)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
07	Automatic Sprinkler System Warranty	F181 (05/2008)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
08	Secured Premises Warranty	F184 (05/2008)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
09	Boarded Premises Warranty	F196 (05/2008)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
10	Theft System Security System Alarm Warranty	F278 (05/2008)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
11	Heat and Pipe Draining Warranty	F279 (05/2008)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
12	Windstorm Hail Percentage Deductible	F646 (05/2008)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		

FORM FILING SCHEDULE (Continued)

(This form must be provided ONLY when making a filing that includes forms)
 (Do **not** refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	DSIC-CP-VD-AR-08-01-F			
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)	N/A			
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state

13	Heat And Pipe Draining Warranty - Theft Exclusion	F654 (05/2008)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
14	Theft of Metal or Alloy Exclusion	F655 (05/2008)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
15	Storm Surge Exclusion	F656 (05/2008)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		
16			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
17			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
18			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
19			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
20			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		
21			<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither		

Diamond State Insurance Company

Vacant Dwelling

Forms Memorandum

Diamond State Insurance Company ("The Company") is filing to introduce new forms and propose changes to existing property forms under their Vacant Dwelling program. The proposed forms/endorsements are included in this submission and are addressed in the attached forms list. In addition, the new and revised forms/endorsements are described in more detail in Attachment A.

UnitedAmerica Insurance Group
Vacant Dwelling Program - Commercial Property

Proposed Changes to the Current Forms

Property Endorsements – Old & New Ed	Explanation for use	Description of Changes made to form	Mandatory (M) or Optional (O)
1 Automatic Fire Alarm Warranty (F180): Vacant & Renovations only Old Ed 01 97 New Ed 05 08	Endorsement is mandatory when as a condition for the coverage provided, Insured agrees to maintain and keep active a Central Fire Alarm System.	Deleted reference to Financial Institution Form & Standard Property policy. Change wording to “we do not cover” instead of “suspend”	M
2 Automatic Sprinkler System Warranty (F181): Vacant & Renovations only Old Ed 01 97 New Ed 05 08	Endorsement is mandatory when as a condition for coverage provided, the insured agree to maintain sprinkler system in working order	Deleted reference to Financial Institution Form & Standard Property policy. Change wording to “we do not cover” instead of “suspend”	M
3 Boarded Premises Warranty (F196): Vacant only Old Ed 01 97 New Ed 05 08	Endorsement is mandatory when as a condition for coverage provided, the insured agree that all doors will be locked and that all windows and other openings will be boarded and secured	Deleted reference to Standard Property policy. Change wording to “we do not cover” instead of “suspend”	M
4 Exclusion – Movement of Buildings or Structures (F150) Vacant only Ed 04 08	Optional – however, will be attached if the insured decides to move the property during policy term	NEW FORM	O
5 Heat & Pipe Draining Warranty (F279): All 3 classes Old Ed 09 98 New Ed 05 08	Endorsement is mandatory when All Risk coverage is provided. As a condition of coverage provided, the insured agrees to either maintain heat or if not to drain pipes and shut off the main.	Deleted reference to Commercial Property Form. Change Format change but wordings retained.	M
6 Property Coverage Amendments (F171): All 3 classes Old Ed 01 97 New Ed 05 08	Endorsement is mandatory for all vacant buildings. It deletes coverage extensions; deletes paragraph g. Of the Mortgage Holders Additional Conditions clause in the Coverage Forms referenced.	Deleted reference to Standard Property Policy	M
7 Property Coverage Deductible (F152): All 3 classes Old Ed 01 97 New Ed 05 08	Endorsement is mandatory. It replaces Paragraph D. DEDUCTIBLE in the coverage forms referenced.	Deleted reference to Standard Property Policy	M
8 Secured Premises Warranty (F184): Vacant & Renovations only Old Ed 01 97 New Ed 05 08	Endorsement is mandatory. As a condition of the insurance provided, the insured agrees that all openings to the building will be secured and locked when vacant or unoccupied or if under renovation, while not being worked on.	Deleted reference to Financial Institution Form & Standard Property policy. Change wording to “we do not cover” instead of “suspend”	M

UnitedAmerica Insurance Group
Vacant Dwelling Program - Commercial Property

Proposed Changes to the Current Forms

Property Endorsements – Old & New Ed	Explanation for use	Description of Changes made to form	Mandatory (M) or Optional (O)
9 Theft Security System Alarm Warranty (278) All 3 classes Old Ed 09 98 New Ed 05 08	Endorsement is mandatory when All Risks coverage is provided. As a condition of the insurance provided, the insured agrees that the building is protected by an automatic theft security system alarm.	Deleted reference to Commercial Property Policy. Add reference to Building & Per Prop Coverage Form & Condo Commercial Unit-Owners Coverage Form	M
10 Theft Exclusion (F654) All 3 classes Ed 05 08	Endorsement is mandatory when Special Form coverage is provided.	NEW FORM	M
11 Theft of Metal or Alloys Exclusion (F655) All 3 classes Ed 05 08	Endorsement is mandatory. Will be attached when Special Form coverage is provided	NEW FORM	M
12 Storm Surge Exclusion (F656) All 3 classes Ed 05 08	Endorsement is mandatory when coverage is provided for property located near the coast	NEW FORM	M
13 Vacancy Warranty (F135): Applicable to Vacant buildings only Old Ed 01 97 New Ed 05 08	Endorsement is mandatory when coverage is provided for vacant buildings. As a condition of the insurance provided, the insured agrees that the premises will not be used for any activity whatsoever other than to show to prospective buyers.	Deleted reference to Standard Property Policy. Changed wording to “we will not cover” instead of “suspend”.	M
14 Windstorm or Hail Percentage Deductible (F137) – All 3 classes Old Ed 01 97 New Ed 05 08	Endorsement is mandatory when a 5% windstorm or hail deductible is applied.	Deleted reference to Financial Institution Form & Standard Property policy. Added a clarifying paragraph about other policy exclusions	M
15 Windstorm or Hail Percentage Deductible (F646) – All 3 classes Ed 05 08	Endorsement is mandatory when a 10% windstorm or hail deductible is applied.	NEW FORM	M



Andrea Seuren
Vice –President, Product Management
P: 610.660.5449
F: 610.668.3399
aseuren@uai-group.com

May 1, 2008

To: State Insurance Department

**RE: Authorization of Perr & Knight, Inc.
DIAMOND STATE INSURANCE COMPANY
Vacant Dwellings Program
Rates, Rules, and Forms**

To Whom It May Concern:

Diamond State Insurance Company, NAIC Number 920-42048, is an admitted insurer in your state with an A rating from A.M. Best.

Diamond State Insurance Company hereby grants authorization to Perr & Knight, Inc. to file the above referenced filing on its behalf. We further grant Perr & Knight, Inc. authorization to respond directly to the Department of Insurance on any questions that may be raised concerning this filing. This authorization is continuous until modified or revoked by Diamond State Insurance Company.

If you have any questions regarding this authorization, please contact me. My direct phone number is 610-660-5449. My fax number is 610-668-3399. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read 'Andrea Seuren', with a long horizontal flourish extending to the right.

Andrea Seuren
Vice President – Product Management

<i>SERFF Tracking Number:</i>	<i>PERR-125761649</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Diamond State Insurance Company</i>	<i>State Tracking Number:</i>	<i>#103546 \$50</i>
<i>Company Tracking Number:</i>	<i>DSIC-CP-VD-AR-08-01-F</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Vacant Dwelling Program</i>		
<i>Project Name/Number:</i>	<i>DSIC-CP-VD-AR-08-01-F/DSIC-CP-VD-AR-08-01-F</i>		

Superseded Attachments

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Original Date:	Schedule	Document Name	Replaced Date	Attach Document
No original date	Form	Heat And Pipe Draining Warranty - Theft Exclusion	08/05/2008	F654 Theft Exclusion 05 08.pdf

HEAT AND PIPE DRAINING WARRANTY

POLICY NUMBER:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

THEFT EXCLUSION

This endorsement modifies insurance provided under the following:

CAUSES OF LOSS – SPECIAL FORM

The following is added to the EXCLUSIONS section:

We will not pay for loss or damage caused by or resulting from theft. However, we will pay for damage to the building caused by the breaking in or exiting of burglars.

If theft results in a Covered Cause of Loss, we will pay for the loss or damage caused by that Covered Cause of Loss.